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Baycrest Homeowners Association, INC.

Balance Sheet
As of 11/30/22

Account	Description	Operating	Reserves	Other	Totals
ASSETS					
CASH ACCOUNTS					
1012	Operating Valley National Bank	86,516.94			86,516.94
	Total Operating Accounts	86,516.94	.00	.00	86,516.94
1114	Reserves TIAA Bank		29,248.45		29,248.45
1116	Reserves Valley National Bank		54,101.06		54,101.06
	Total Reserve Accounts	.00	83,349.51	.00	83,349.51
ACCOUNTS RECEIVABLE					
1310	A/R Assessments	92.55			92.55
	Total Accounts Receivable	92.55	.00	.00	92.55
OTHER ASSETS					
	Total Other Assests	.00	.00	.00	.00
	Total Assets	86,609.49	83,349.51	.00	169,959.00
LIABILITIES & EQUITY					
LIABILITIES					
ACCOUNTS PAYABLE					
3010	Accounts Payable	22,598.88			22,598.88
3026	A/P FPL Auto Pays	795.73			795.73
	Total Accounts Payable	23,394.61	.00	.00	23,394.61

Baycrest Homeowners Association, INC.

Balance Sheet
As of 11/30/22

Account	Description	Operating	Reserves	Other	Totals
UNEARNED INCOME					
3110	Deferred Owner Assessments	24,750.00			24,750.00
3120	Prepaid Owner Assessments	200.00			200.00
3129	Lessee Security Deposits	7,500.00			7,500.00
	Total Unearned Income	32,450.00	.00	.00	32,450.00
	Total Liabilities	55,844.61	.00	.00	55,844.61
EQUITY					
RESERVES					
5190	Reserves - General Fund		82,939.93		82,939.93
5490	Reserves - Earned Interest		409.58		409.58
	Total Reserves	.00	83,349.51	.00	83,349.51
CAPITAL IMPROVEMENTS					
5610	Capital Improvements	12,704.17			12,704.17
	Total Capital Improvements	12,704.17	.00	.00	12,704.17
OTHER EQUITY					
5510	Prior Year Surplus/(Deficit)	61,339.16			61,339.16
	Current Year Net Income	(43,278.45)	.00	.00	(43,278.45)
	Total Other Equity	18,060.71	.00	.00	18,060.71
	Total Equity	30,764.88	83,349.51	.00	114,114.39
	Total Liabilities & Equity	86,609.49	83,349.51	.00	169,959.00

Baycrest Homeowners Association, INC.

Income/Expense Statement

Period: 11/01/22 to 11/30/22

Account	Description	Actual	Current Period		Actual	Year-To-Date		Yearly Budget
			Budget	Variance		Budget	Variance	
INCOME:								
06010	Owner Maintenance Income	24,750.00	24,750.00	.00	272,250.00	272,250.00	.00	297,000.00
06040	Late Charges	370.20	.00	370.20	464.38	.00	464.38	.00
06060	Bank Interest - Operating	9.31	.00	9.31	229.39	.00	229.39	.00
06210	Application Fees	100.00	.00	100.00	650.00	.00	650.00	.00
06290	Miscellaneous Income	.00	.00	.00	17.00	.00	17.00	.00
06326	SA Roof Cleaning 2022	.00	.00	.00	19,600.00	.00	19,600.00	.00
	Subtotal Income	25,229.51	24,750.00	479.51	293,210.77	272,250.00	20,960.77	297,000.00
EXPENSES								
General & Administrative								
07010	Legal	.00	250.00	250.00	1,194.00	2,750.00	1,556.00	3,000.00
07020	Filing Fees - State of Florid	.00	.00	.00	61.25	61.00	(.25)	61.00
07030	Accounting Fees	.00	.00	.00	4,350.00	4,350.00	.00	4,350.00
07050	Management Fees	1,562.00	1,561.50	(.50)	17,182.00	17,176.50	(5.50)	18,738.00
07060	Professional Fees	.00	.00	.00	1,325.00	.00	(1,325.00)	.00
07140	Office Expense	212.00	211.92	(.08)	2,621.00	2,331.09	(289.91)	2,543.00
07170	Misc Administrative Expense	50.00	107.33	57.33	857.88	1,180.67	322.79	1,288.00
	General & Administrative	1,824.00	2,130.75	306.75	27,591.13	27,849.26	258.13	29,980.00
Insurance								
07510	Insurance - General Liability	.00	.00	.00	13,496.18	13,050.00	(446.18)	13,050.00
07532	Insurance - Late Fee	.00	.00	.00	10.00	.00	(10.00)	.00
	Insurance	.00	.00	.00	13,506.18	13,050.00	(456.18)	13,050.00
Utilities								
07620	Water - Irrigation	1,101.60	833.33	(268.27)	7,623.44	9,166.67	1,543.23	10,000.00
07630	Sewer & Water	88.22	158.33	70.11	1,964.86	1,741.67	(223.19)	1,900.00
07640	Electricity	795.73	833.33	37.60	8,956.31	9,166.67	210.36	10,000.00
07670	Cable TV	13.84	12.50	(1.34)	152.24	137.50	(14.74)	150.00
	Utilities	1,999.39	1,837.49	(161.90)	18,696.85	20,212.51	1,515.66	22,050.00
Amenities Center								
07810	Amenities Repair	.00	166.67	166.67	1,408.94	1,833.34	424.40	2,000.00
08010	Pool/Spa Maintenance Contract	1,075.00	694.00	(381.00)	6,543.17	7,634.00	1,090.83	8,328.00
08020	Pool/Spa Repairs	1,088.36	416.67	(671.69)	2,818.92	4,583.34	1,764.42	5,000.00
08030	Pool/Spa Permits	.00	.00	.00	450.00	250.00	(200.00)	250.00

Baycrest Homeowners Association, INC.

Income/Expense Statement

Period: 11/01/22 to 11/30/22

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
08090	Misc Pool/Spa Expense	.00	.00	.00	2,177.45	.00	(2,177.45)	.00
08092	AED	1,720.00	.00	(1,720.00)	1,720.00	.00	(1,720.00)	.00
	Amenities Center	3,883.36	1,277.34	(2,606.02)	15,118.48	14,300.68	(817.80)	15,578.00
Maintenance								
08134	Roof Cleaning Expense	.00	.00	.00	10,300.00	.00	(10,300.00)	.00
08140	Pressure Washing	.00	.00	.00	.00	.00	.00	1,500.00
08180	Fire Equipment	818.99	809.00	(9.99)	818.99	809.00	(9.99)	809.00
08220	Janitorial Supplies	.00	29.17	29.17	73.52	320.84	247.32	350.00
08230	Janitorial Services	206.00	212.50	6.50	1,905.50	2,337.50	432.00	2,550.00
08290	Misc Maintenance Expense	.00	333.33	333.33	2,376.78	3,666.67	1,289.89	4,000.00
	Maintenance	1,024.99	1,384.00	359.01	15,474.79	7,134.01	(8,340.78)	9,209.00
Landscaping								
08310	Landscape Maintenance Contrac	7,857.00	7,857.00	.00	86,584.14	86,427.00	(157.14)	94,284.00
08320	Plants/Shrubs/Sod	.00	500.00	500.00	19.66	5,500.00	5,480.34	6,000.00
08330	Mulch	17,062.58	13,960.00	(3,102.58)	17,062.58	13,960.00	(3,102.58)	13,960.00
08350	Irrigation Repairs	525.04	833.33	308.29	5,595.73	9,166.67	3,570.94	10,000.00
08410	Tree Trimming	.00	.00	.00	17,092.00	17,092.00	.00	18,000.00
08490	Misc Landscaping Expense	.00	250.00	250.00	2,261.59	2,750.00	488.41	3,000.00
	Landscaping	25,444.62	23,400.33	(2,044.29)	128,615.70	134,895.67	6,279.97	145,244.00
Pest Control								
08520	Building Pest Control	.00	377.83	377.83	3,693.60	4,156.17	462.57	4,534.00
	Pest Control	.00	377.83	377.83	3,693.60	4,156.17	462.57	4,534.00
Other								
08826	SA Roof Cleaning 2022	.00	.00	.00	19,600.00	.00	(19,600.00)	.00
08898	Hurricane Ian 2022	.00	.00	.00	37,557.50	.00	(37,557.50)	.00
08900	Prior Year (Surplus)/Deficit	.00	.00	.00	(720.01)	.00	720.01	.00
	Other	.00	.00	.00	56,437.49	.00	(56,437.49)	.00
Reserves								
09190	Reserves - General Fund	.00	.00	.00	57,355.00	57,355.00	.00	57,355.00
	Reserves	.00	.00	.00	57,355.00	57,355.00	.00	57,355.00

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Income/Expense Statement
Period: 11/01/22 to 11/30/22

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Baycrest Homeowners Association, INC.

Reserve Statement
As of 11/30/22

		BEGINNING OF YEAR	YTD ALLOCATION	YTD DISBURSEMENT	AVAILABLE BALANCE
RESERVES:					
5190	Reserves - General Fund	91,128.97	101,263.33	109,452.37	82,939.93
5326	Reserves - SA Roof Clean 2022	0.00	20,400.00	20,400.00	0.00
5490	Reserves - Earned Interest	271.46	409.58	271.46	409.58
Subtotal Reserves		91,400.43	122,072.91	130,123.83	83,349.51
TOTAL RESERVES		91,400.43	122,072.91	130,123.83	83,349.51
		=====	=====	=====	=====

A/P OPEN ITEM DETAIL

Starting vendor: "First"
Cut off date: 11/30/22

Ending vendor: "Last"

Vendor	Vchr #	Invoice	Reference	Date	Amount
ABCFEQ ABC FIRE EQUIPMENT CORP	4171	23781110122	Extinguisher Inspection	11/17/22	818.99
AQUACA AQUA CAL	4173	0000430609	Pump Repair	11/01/22	225.00
BAY CR BAY CREEK CDD	4183	OCT 22	10/06-10/31 050-0360-02	11/30/22	793.20
	4184	NOV 22	10/31-11/30 050-0360-02	11/30/22	908.40
	Total:				1,701.60
BSU BONITA SPRINGS UTILITIES	4186	NOV 22	L012919-C0049245	11/23/22	88.22
COLONI COLONIAL POOL & SPA	4177	75574	Motor Install	11/30/22	863.36
GREEN GREENSCAPES	4178	152432	Irrigation Repair	11/22/22	65.13
OBM ONE BEAT MEDICAL	4185	18213	Defibtech AED	11/15/22	1720.00
PROTE ARROW ENVIRONMENTAL SERVICES	4172	17096717	Pest Control	10/06/22	54.00
SSC SOUTHEAST SPREADING CO., LLC	4175	40719	Mulch	11/25/22	17062.58
Grand total:					22,598.88

CASH DISBURSEMENTS

Starting Check Date: 11/01/22 Cash account #: 1012
 Ending Check Date: 11/30/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference			
11/03/22	2465	CARTER	CARTER FENCE CO.	445.00	Deposit			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4157	44067-DEPOS	10/31/22	8898	10/31/22	445.00	Deposit
11/03/22	2466	GREEN	GREENSCAPES	143.08	Irrigation Repair			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4159	144890	10/31/22	8350	10/31/22	143.08	Irrigation Repair
11/03/22	2467	JTS	JOHNSON'S TREE SERVICE & STUMP	18,000.00	Isn Clean Up			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4156	10710	10/24/22	8898	10/24/22	18,000.00	Isn Clean Up
11/03/22	2468	PROTE	ARROW ENVIRONMENTAL SERVICES	842.40	Pest Control			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4158	16934796	10/29/22	8520	10/29/22	842.40	Pest Control
11/10/22	2469	BSU	BONITA SPRINGS UTILITIES	77.88	L012919-C0049245			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4164	OCT 22	10/27/22	7630	10/27/22	77.88	L012919-C0049245
11/10/22	2470	GREEN	GREENSCAPES	327.26				
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4160	146136	11/01/22	8350	11/01/22	78.63	Irrigation Repair
		4162	146139	11/01/22	8350	11/01/22	63.39	Irrigation Repair
		4163	146140	11/01/22	8350	11/01/22	88.79	Irrigation Repair
		4165	146138	11/01/22	8350	11/01/22	96.45	Irrigation Repair
		Totals:					327.26	
11/10/22	2471	HOTWIR	HOTWIRE COMMUNICATION	13.84	24602315 11/01 to 11/30			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4161	NOV 22	11/01/22	7670	11/01/22	13.84	24602315 11/01 to 11/30
11/17/22	2472	COLONI	COLONIAL POOL & SPA	1,075.00	Nov Service			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4168	74697	11/01/22	8010	11/01/22	1,075.00	Nov Service
11/17/22	2473	GBMS	GULF BREEZE MANAGEMENT SVC INC	2,030.00				
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4169	100724	11/01/22	7050	11/01/22	1,562.00	Monthly Services
		4169	100724	11/01/22	8230	11/01/22	206.00	
		4169	100724	11/01/22	7140	11/01/22	212.00	

CASH DISBURSEMENTS

Starting Check Date: 11/01/22 Cash account #: 1012
Ending Check Date: 11/30/22

Check-date	Check-#	Vend-#	Vendor Name		Check-amount	Reference	
		4170 100624	11/01/22	7170	11/01/22	50.00	Application- 25340
					Totals:	2,030.00	
11/17/22	2474	GREEN	GREENSCAPES		7,989.65		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4166	145182	11/01/22	8310	11/01/22	7,857.00	Nov Service
	4167	150208	11/08/22	8350	11/08/22	132.65	Irigration Repair
					Totals:	7,989.65	
			Totals:		30,944.11		

AGED OWNER BALANCES: AS OF Nov. 30, 2022
LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
81	25381	Richard L. Hayes, Trustee	0.00	0.00	92.55	0.00	92.55	Late Notice
TOTAL:			0.00	0.00	92.55	0.00	92.55	

AGED OWNER BALANCES: AS OF Nov. 30, 2022
LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
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REPORT SUMMARY

CODE	N/A	DESCRIPTION	ACCOUNT #	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL
A1		Maintenance Fee	1310	0.00	0.00	92.55	0.00	92.55
GRAND TOTAL:				0.00	0.00	92.55	0.00	92.55

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
01310	A/R Assessments	92.55
TOTAL		\$92.55

PREPAYS AS OF Nov. 30, 2022
Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
CURRENT OWNERS				
Glenn & Jane M. Sciotti 25364 Galashields Circle	29	25364	PP	200.00
TOTAL HOMES:				=====
	1	TOTAL PREPAYS		200.00
		TOTAL DISTR: PP		200.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1010	Operating Capital CLOSED			.00	.00	.00	.00	.00
1011	Operating IronStone CLOSED			.00	.00	.00	.00	.00
1012	Operating Valley National Bank			113,453.36	4,679.96	31,616.38	26,936.42CR	86,516.94
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/02/22	AR0000	3482	100.00		Federici-Sale Application		
	11/03/22	AP9559	2465		445.00	CARTER FENCE CO.	Deposit	
	11/03/22	AP9559	2466		143.08	GREENSCAPES	Irrigation Repair	
	11/03/22	AP9559	2467		18,000.00	JOHNSON'S TREE SERVICE &	Isn Clean Up	
	11/03/22	AP9559	2468		842.40	ARROW ENVIRONMENTAL SERVI	Pest Control	
	11/08/22	RJ0021	REVERSE		672.27	FPL 09/27/22 - 10/27/22		
	11/09/22	AR0352	AR-352	240.00		Owner Cash Receipts		
	11/10/22	AP9580	2469		77.88	BONITA SPRINGS UTILITIES	L012919-C0049245	
	11/10/22	AP9580	2470		327.26	GREENSCAPES	Irrigation Repair	
	11/10/22	AP9580	2471		13.84	HOTWIRE COMMUNICATION	24602315 11/01 to 11/30	
	11/10/22	AR0353	AR-353	743.00		Owner Cash Receipts		
	11/17/22	AP9611	2472		1,075.00	COLONIAL POOL & SPA	Nov Service	
	11/17/22	AP9611	2473		2,030.00	GULF BREEZE MANAGEMENT SV	Monthly Services	
	11/17/22	AP9611	2474		7,989.65	GREENSCAPES	Nov Service	
	11/17/22	AR0354	AR-354	1,845.10		Owner Cash Receipts		
	11/21/22	AR0000	AR04	825.00		Owner Cash Receipts		
	11/28/22	AR0000	AR04	917.55		Owner Cash Receipts		
	11/30/22	CR0000	ADJUST	9.31		Nov 22 Interest Income		
1030	Operating MM IronStone Bank			.00	.00	.00	.00	.00
1110	Reserves TIB Bank CLOSED			.00	.00	.00	.00	.00
1111	Reserves IronStone CLOSED			.00	.00	.00	.00	.00
1112	Reserves First Citizens CLOSED			.00	.00	.00	.00	.00
1113	Reserves SunCoast CLOSED			.00	.00	.00	.00	.00
1114	Reserves TIAA Bank			29,230.59	17.86	.00	17.86	29,248.45
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	CR0000	ADJUST	17.86		Nov 22 Interest Income		
1115	Reserves CNL Bank CLOSED			.00	.00	.00	.00	.00
1116	Reserves Valley National Bank			54,038.72	62.34	.00	62.34	54,101.06
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	CR0000	ADJUST	62.34		Nov 22 Interest Income		
1120	CD Bk FL #3714 2.616% CLOSED			.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
1121	CD SunCst #2720 3.92% CLOSED	.00	.00	.00	.00	.00	
1122	CD Ever #6326 1.32% CLOSED	.00	.00	.00	.00	.00	
1123	CD CNL #0723 2.47% CLOSED	.00	.00	.00	.00	.00	
1124	CD Ever #8014 2.927% CLOSED	.00	.00	.00	.00	.00	
1125	CD Valley #0988 1.35% CLOSED	.00	.00	.00	.00	.00	
1126	CD Ever 2.30% CLOSED	.00	.00	.00	.00	.00	
1127	CD 5/3 #0982 03/17/21 1.98%	.00	.00	.00	.00	.00	
1128	CD First Internet Bank CLOSED	.00	.00	.00	.00	.00	
1129	CD Syn #3400 2.55% CLOSED	.00	.00	.00	.00	.00	
1150	CD Redeemed Baycrest	.00	.00	.00	.00	.00	
1310	A/R Assessments	4,083.00	370.20	4,360.65	3,990.45CR	92.55	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/07/22	AR0000	AR02	310.00		Apply Late Fees	
	11/07/22	AR0000	AR03	60.20		Apply Interest	
	11/09/22	AR0352	AR-352		40.00	Owner Cash Receipts	
	11/10/22	AR0353	AR-353		743.00	Owner Cash Receipts	
	11/17/22	AR0354	AR-354		1,835.10	Owner Cash Receipts	
	11/21/22	AR0000	AR04		825.00	Owner Cash Receipts	
	11/28/22	AR0000	AR04		917.55	Owner Cash Receipts	
1316	A/R Roof Cleaning 2007	.00	.00	.00	.00	.00	.00
1321	A/R Tree Placement Jun 07	.00	.00	.00	.00	.00	.00
1322	A/R Association	.00	.00	.00	.00	.00	.00
1323	A/R Mailbox 2018	.00	.00	.00	.00	.00	.00
1326	SA Roof Cleaning 2022	.00	.00	.00	.00	.00	.00
1330	A/R - Other	10.00	.00	10.00	10.00CR	.00	.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/17/22	AR0354	AR-354		10.00	Owner Cash Receipts	
1331	A/R Vendor/Supplier	.00	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1332	Prepaid Expense	.00	.00	.00	.00	.00
1334	A/R Working Capital	.00	.00	.00	.00	.00
1335	A/R CNL Bank	.00	.00	.00	.00	.00
1336	A/R Capital Bank	.00	.00	.00	.00	.00
1339	A/R SA Hurricane Irma 2017	.00	.00	.00	.00	.00
1340	Due From Operating	.00	.00	.00	.00	.00
1345	Due From Reserves	.00	.00	.00	.00	.00
1350	Due DO NOT USE	.00	.00	.00	.00	.00
1385	A/R GBMS	.00	.00	.00	.00	.00
1386	A/R Owner	.00	.00	.00	.00	.00
1395	A/R Allow Doubtful Accounts	.00	.00	.00	.00	.00
1420	Prepaid Insurance	.00	.00	.00	.00	.00
1422	Insurance Refund	.00	.00	.00	.00	.00
1440	Prepaid FPL Auto Pays	.00	.00	.00	.00	.00
1442	Prepaid FPL	.00	.00	.00	.00	.00
1444	Prepaid BSU	.00	.00	.00	.00	.00
1446	Prepaid CenturyLink Auto Pays	.00	.00	.00	.00	.00
1510	Security Deposits	.00	.00	.00	.00	.00
1520	Utility Deposits	.00	.00	.00	.00	.00
1522	Foreclosure Deposits	.00	.00	.00	.00	.00
3010	Accounts Payable	19,562.36CR	30,944.11	33,980.63	3,036.52CR	22,598.88CR

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
11/01/22	AP1522	VH4160		78.63	GREENSCAPES	Irrigation Repair
11/01/22	AP1522	VH4161		13.84	HOTWIRE COMMUNICATION	24602315 11/01 to 11/30
11/01/22	AP1522	VH4162		63.39	GREENSCAPES	Irrigation Repair
11/01/22	AP1522	VH4163		88.79	GREENSCAPES	Irrigation Repair
11/01/22	AP1522	VH4165		96.45	GREENSCAPES	Irrigation Repair
11/01/22	AP1524	VH4166		7,857.00	GREENSCAPES	Nov Service

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	11/01/22	AP1524	VH4168		1,075.00	COLONIAL POOL & SPA	Nov Service	
	11/01/22	AP1524	VH4169		1,980.00	GULF BREEZE MANAGEMENT SV	Monthly Services	
	11/01/22	AP1524	VH4170		50.00	GULF BREEZE MANAGEMENT SV	Application- 25340	
	11/01/22	AP1547	VH4173		225.00	AQUA CAL	Pump Repair	
	11/03/22	AP9559	2465	445.00		CARTER FENCE CO.	Deposit	
	11/03/22	AP9559	2466	143.08		GREENSCAPES	Irrigation Repair	
	11/03/22	AP9559	2467	18,000.00		JOHNSON'S TREE SERVICE &	Isn Clean Up	
	11/03/22	AP9559	2468	842.40		ARROW ENVIRONMENTAL SERVI	Pest Control	
	11/08/22	AP1524	VH4167		132.65	GREENSCAPES	Irrigation Repair	
	11/10/22	AP9580	2469	77.88		BONITA SPRINGS UTILITIES	L012919-C0049245	
	11/10/22	AP9580	2470	327.26		GREENSCAPES	Irrigation Repair	
	11/10/22	AP9580	2471	13.84		HOTWIRE COMMUNICATION	24602315 11/01 to 11/30	
	11/15/22	AP1574	VH4185		1,720.00	ONE BEAT MEDICAL	Defibtech AED	
	11/17/22	AP1547	VH4171		818.99	ABC FIRE EQUIPMENT CORP	Extinguisher Inspection	
	11/17/22	AP9611	2472	1,075.00		COLONIAL POOL & SPA	Nov Service	
	11/17/22	AP9611	2473	2,030.00		GULF BREEZE MANAGEMENT SV	Monthly Services	
	11/17/22	AP9611	2474	7,989.65		GREENSCAPES	Nov Service	
	11/22/22	AP8742	VH4178		65.13	GREENSCAPES	Irrigation Repair	
	11/23/22	AP1574	VH4186		88.22	BONITA SPRINGS UTILITIES	L012919-C0049245	
	11/25/22	AP1547	VH4175		17,062.58	SOUTHEAST SPREADING CO.,	Mulch	
	11/30/22	AP2905	VH4183		793.20	BAY CREEK CDD	10/06-10/31 050-0360-02	
	11/30/22	AP2905	VH4184		908.40	BAY CREEK CDD	10/31-11/30 050-0360-02	
	11/30/22	AP8742	VH4177		863.36	COLONIAL POOL & SPA	Motor Install	
3011	Accounts Payable Reserves			.00	.00	.00	.00	.00
3015	Inter-Company			.00	.00	.00	.00	.00
3020	Other A/P			.00	.00	.00	.00	.00
3022	A/P Association			.00	.00	.00	.00	.00
3023	Other Accruals Reserves			.00	.00	.00	.00	.00
3024	A/P GBMS			.00	.00	.00	.00	.00
3025	Other Accruals			.00	.00	.00	.00	.00
3026	A/P FPL Auto Pays			672.27CR	672.27	795.73	123.46CR	795.73CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/08/22	RJ0021	REVERSE	672.27		FPL 09/27/22 - 10/27/22		
	11/30/22	RJ0014	AUTO PAY		795.73	FPL Monthly Auto Pays		
3031	A/P Vendor/Supplier			600.00CR	600.00	.00	600.00	.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	GJ0818	OCT 22	600.00		CK#2486 Bay Creek Accrual		

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
3032	A/P Owners	.00	.00	.00	.00	.00	
3040	Due To Reserves	.00	.00	.00	.00	.00	
3045	Due To Operating	.00	.00	.00	.00	.00	
3050	Due DO NOT USE	.00	.00	.00	.00	.00	
3110	Deferred Owner Assessments	49,500.00CR	24,750.00	.00	24,750.00	24,750.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/22	RJ0038	22 MONTH	24,750.00		2022 Monthly Allocation	
3111	Deferred Reserve Assessments	.00	.00	.00	.00	.00	.00
3115	Deferred TIB Bank	.00	.00	.00	.00	.00	.00
3120	Prepaid Owner Assessments	.00	.00	200.00	200.00CR	200.00CR	200.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/09/22	AR0352	AR-352		200.00	Owner Cash Receipts	
3121	Deferred Tree Replcemnt Jun 07	.00	.00	.00	.00	.00	.00
3122	Deferred Pre Washing Mar 2008	.00	.00	.00	.00	.00	.00
3123	Deferred Tree Replcemnt May 08	.00	.00	.00	.00	.00	.00
3124	Deferred Lattice Repairs	.00	.00	.00	.00	.00	.00
3126	Deferred SA Roof Cleaning 2022	.00	.00	.00	.00	.00	.00
3129	Lessee Security Deposits	7,500.00CR	.00	.00	.00	.00	7,500.00CR
3133	Deferred Mailbox 2018	.00	.00	.00	.00	.00	.00
3139	Deferred SA Hurricane Irma 17	.00	.00	.00	.00	.00	.00
5020	Reserves - Painting	.00	.00	.00	.00	.00	.00
5030	Reserves - Pavement	.00	.00	.00	.00	.00	.00
5040	Reserves - Pool	.00	.00	.00	.00	.00	.00
5042	Reserves - Pool Furniture	.00	.00	.00	.00	.00	.00
5070	Reserves - Clubhouse Remodel	.00	.00	.00	.00	.00	.00
5110	Reserves - Landscape	.00	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
5140	Reserves - Insurance Proceeds			.00	.00	.00	.00	.00
5190	Reserves - General Fund			82,939.93CR	.00	.00	.00	82,939.93CR
5326	Reserves - SA Roof Clean 2022			.00	.00	.00	.00	.00
5490	Reserves - Earned Interest			329.38CR	.00	80.20	80.20CR	409.58CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	CR0000	ADJUST		62.34	Nov 22 Interest Income		
	11/30/22	CR0000	ADJUST		17.86	Nov 22 Interest Income		
5491	Reserves - Accrued Interest			.00	.00	.00	.00	.00
5510	Prior Year Surplus/(Deficit)			61,339.16CR	.00	.00	.00	61,339.16CR
5520	Current Year Surplus/(Deficit)			.00	.00	.00	.00	.00
5610	Capital Improvements			12,704.17CR	.00	.00	.00	12,704.17CR
6010	Owner Maintenance Income			247,500.00CR	.00	24,750.00	24,750.00CR	272,250.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	RJ0038	22 MONTH		24,750.00	2022 Monthly Allocation		
6040	Late Charges			94.18CR	.00	370.20	370.20CR	464.38CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/07/22	AR0000	AR02		310.00	Apply Late Fees		
	11/07/22	AR0000	AR03		60.20	Apply Interest		
6060	Bank Interest - Operating			220.08CR	.00	9.31	9.31CR	229.39CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	CR0000	ADJUST		9.31	Nov 22 Interest Income		
6210	Application Fees			550.00CR	.00	100.00	100.00CR	650.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/02/22	AR0000	3482		100.00	Federici-Sale Application		
6290	Miscellaneous Income			17.00CR	.00	.00	.00	17.00CR
6326	SA Roof Cleaning 2022			19,600.00CR	.00	.00	.00	19,600.00CR
7010	Legal			1,194.00	.00	.00	.00	1,194.00
7020	Filing Fees - State of Florida			61.25	.00	.00	.00	61.25

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
7030	Accounting Fees			4,350.00	.00	.00	.00	4,350.00
7050	Management Fees			15,620.00	1,562.00	.00	1,562.00	17,182.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1524	VH4169	1,562.00		GULF BREEZE MANAGEMENT SV	Monthly Services	
7060	Professional Fees			1,325.00	.00	.00	.00	1,325.00
7140	Office Expense			2,409.00	212.00	.00	212.00	2,621.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1524	VH4169	212.00		GULF BREEZE MANAGEMENT SV	Monthly Services	
7170	Misc Administrative Expense			807.88	50.00	.00	50.00	857.88
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1524	VH4170	50.00		GULF BREEZE MANAGEMENT SV	Application- 25340	
7510	Insurance - General Liability			13,496.18	.00	.00	.00	13,496.18
7532	Insurance - Late Fee			10.00	.00	.00	.00	10.00
7620	Water - Irrigation			6,521.84	1,701.60	600.00	1,101.60	7,623.44
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	AP2905	VH4183	793.20		BAY CREEK CDD	10/06-10/31 050-0360-02	
	11/30/22	AP2905	VH4184	908.40		BAY CREEK CDD	10/31-11/30 050-0360-02	
	11/30/22	GJ0818	OCT 22		600.00	CK#2486 Bay Creek Accrual		
7630	Sewer & Water			1,876.64	88.22	.00	88.22	1,964.86
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/23/22	AP1574	VH4186	88.22		BONITA SPRINGS UTILITIES	L012919-C0049245	
7640	Electricity			8,160.58	795.73	.00	795.73	8,956.31
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/22	RJ0014	AUTO PAY	253.61		FPL 10/27/22 - 11/27/22		
	11/30/22	RJ0014	AUTO PAY	511.03		FPL 10/21/22 - 11/19/22		
	11/30/22	RJ0014	AUTO PAY	31.09		FPL 10/21/22 - 11/19/22		
7670	Cable TV			138.40	13.84	.00	13.84	152.24
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1522	VH4161	13.84		HOTWIRE COMMUNICATION	24602315 11/01 to 11/30	
7810	Amenities Repair			1,408.94	.00	.00	.00	1,408.94

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8010	Pool/Spa Maintenance Contract			5,468.17	1,075.00	.00	1,075.00	6,543.17
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1524	VH4168	1,075.00		COLONIAL POOL & SPA	Nov Service	
8020	Pool/Spa Repairs			1,730.56	1,088.36	.00	1,088.36	2,818.92
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	GJ0817	RECLASS	225.00		CK#2476 Aqua Cal		
	11/30/22	AP8742	VH4177	863.36		COLONIAL POOL & SPA	Motor Install	
8030	Pool/Spa Permits			450.00	225.00	225.00	.00	450.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1547	VH4173	225.00		AQUA CAL	Pump Repair	
	11/01/22	GJ0817	RECLASS		225.00	CK#2476 Aqua Cal		
8090	Misc Pool/Spa Expense			2,177.45	.00	.00	.00	2,177.45
8092	AED			.00	1,720.00	.00	1,720.00	1,720.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/15/22	AP1574	VH4185	1,720.00		ONE BEAT MEDICAL	Defibtech AED	
8110	Building Repair			.00	.00	.00	.00	.00
8134	Roof Cleaning Expense			10,300.00	.00	.00	.00	10,300.00
8180	Fire Equipment			.00	818.99	.00	818.99	818.99
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/17/22	AP1547	VH4171	818.99		ABC FIRE EQUIPMENT CORP	Extinguisher Inspection	
8220	Janitorial Supplies			73.52	.00	.00	.00	73.52
8230	Janitorial Services			1,699.50	206.00	.00	206.00	1,905.50
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1524	VH4169	206.00		GULF BREEZE MANAGEMENT SV	Monthly Services	
8290	Misc Maintenance Expense			2,376.78	.00	.00	.00	2,376.78
8310	Landscape Maintenance Contract			78,727.14	7,857.00	.00	7,857.00	86,584.14
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/22	AP1524	VH4166	7,857.00		GREENSCAPES	Nov Service	
8320	Plants/Shrubs/Sod			19.66	.00	.00	.00	19.66

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8330	Mulch	.00	17,062.58	.00	17,062.58	17,062.58
	<div> <div>DATE</div> <div>SOURCE</div> <div>REFERENCE</div> <div>DR-AMOUNT</div> <div>CR-AMOUNT</div> <div>DESCRIPTION</div> <div>A/P REFERENCE</div> </div> <div> <div>11/25/22</div> <div>AP1547</div> <div>VH4175</div> <div>17,062.58</div> <div></div> <div>SOUTHEAST SPREADING CO.,</div> <div>Mulch</div> </div>					
8350	Irrigation Repairs	5,070.69	525.04	.00	525.04	5,595.73
	<div> <div>DATE</div> <div>SOURCE</div> <div>REFERENCE</div> <div>DR-AMOUNT</div> <div>CR-AMOUNT</div> <div>DESCRIPTION</div> <div>A/P REFERENCE</div> </div> <div> <div>11/01/22</div> <div>AP1522</div> <div>VH4160</div> <div>78.63</div> <div></div> <div>GREENSCAPES</div> <div>Irrigation Repair</div> </div> <div> <div>11/01/22</div> <div>AP1522</div> <div>VH4162</div> <div>63.39</div> <div></div> <div>GREENSCAPES</div> <div>Irrigation Repair</div> </div> <div> <div>11/01/22</div> <div>AP1522</div> <div>VH4163</div> <div>88.79</div> <div></div> <div>GREENSCAPES</div> <div>Irrigation Repair</div> </div> <div> <div>11/01/22</div> <div>AP1522</div> <div>VH4165</div> <div>96.45</div> <div></div> <div>GREENSCAPES</div> <div>Irrigation Repair</div> </div> <div> <div>11/08/22</div> <div>AP1524</div> <div>VH4167</div> <div>132.65</div> <div></div> <div>GREENSCAPES</div> <div>Irrigation Repair</div> </div> <div> <div>11/22/22</div> <div>AP8742</div> <div>VH4178</div> <div>65.13</div> <div></div> <div>GREENSCAPES</div> <div>Irrigation Repair</div> </div>					
8410	Tree Trimming	17,092.00	.00	.00	.00	17,092.00
8490	Misc Landscaping Expense	2,261.59	.00	.00	.00	2,261.59
8520	Building Pest Control	3,693.60	.00	.00	.00	3,693.60
8826	SA Roof Cleaning 2022	19,600.00	.00	.00	.00	19,600.00
8898	Hurricane Ian 2022	37,557.50	.00	.00	.00	37,557.50
8900	Prior Year (Surplus)/Deficit	720.01CR	.00	.00	.00	720.01CR
9190	Reserves - General Fund	57,355.00	.00	.00	.00	57,355.00
Gnd Total:		.00	97,098.10	97,098.10	.00	.00

RECONCILIATION

Bank #: 10 Operating Valley National Bank 1012 Operating Valley National
G/L Acct Bal: 86,516.94
Bank Balance: 86,594.82
Statement date: 11/30/22

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

2469	11/10/22	BONITA SPRINGS UTILITIES		77.88	
Total Outstanding				77.88	.00

Bank Reconciliation Summary
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Checkbook Balance	86,516.94	Reconciling Balance	86,594.82
Uncleared Checks, Credits	77.88+	Bank Stmt. Balance	86,594.82
Uncleared Deposits, Debits	0.00	Difference	0.00



0143887 SP 1237 -C01-P43974-1
BAYCREST HOMEOWNERS ASSOCIATION INC
OPERATING ACCOUNT
C/O GULF BREEZE MNGT SVCS OF SW FL LLC
8910 TERRENE CT STE 200
BONITA SPRINGS FL 34135



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Journey to Homeownership Webinar
See dates and register at Valley.com/HomeWebinar

Account Statement

For the Period Ending: 11/30/22 | Page 1 of 5

1st HOA Business Cking PlusNow - XXXXXXXX9520

SUMMARY FOR THE PERIOD: 11/01/22 - 11/30/22

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$127,031.06		\$4,670.65		\$9.31		\$45,116.20		\$0.00		\$86,594.82

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$127,031.06
11/02	FPL DIRECT DEBIT ELEC PYMT ID: 1320467283 PPDA	-\$30.72		\$127,000.34
11/02	FPL DIRECT DEBIT ELEC PYMT ID: 1499561429 PPDA	-\$387.94		\$126,612.40
11/02	Deposit		\$100.00	\$126,712.40
11/02	Check Number 2461	-\$665.20		\$126,047.20
11/02	Check Number 2463	-\$12,912.50		\$113,134.70
11/08	FPL DIRECT DEBIT ELEC PYMT ID: 1173152297 PPDA	-\$253.61		\$112,881.09
11/08	Check Number 2468	-\$842.40		\$112,038.69
11/09	Deposit		\$240.00	\$112,278.69
11/09	Check Number 2466	-\$143.08		\$112,135.61
11/10	10-7 DEPOSIT PST 82.00/825.00		\$743.00	\$112,878.61
11/10	Check Number 2465	-\$445.00		\$112,433.61
11/10	Check Number 2467	-\$18,000.00		\$94,433.61

Have Questions? ☎ 800-522-4100

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0143887-0091295-0000001 of 0000006-C01-m1-1237-43974



1st HOA Business Cking PlusNow - XXXXXXXX9520 [continued]

TRANSACTIONS [continued]

Date	Description	Debits	Credits	Balance
11/17	Deposit		\$1,845.10	\$96,278.71
11/17	Check Number 2470	-\$327.26		\$95,951.45
11/18	Check Number 2471	-\$13.84		\$95,937.61
11/18	Check Number 2473	-\$2,030.00		\$93,907.61
11/21	Deposit		\$825.00	\$94,732.61
11/23	Check Number 2472	-\$1,075.00		\$93,657.61
11/23	Check Number 2474	-\$7,989.65		\$85,667.96
11/28	Deposit		\$917.55	\$86,585.51
11/30	Interest Credited Deposit		\$9.31	\$86,594.82
Ending Balance				\$86,594.82

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/02	2461	\$665.20	11/08	2468	\$842.40
	*			*	
11/02	2463	\$12,912.50	11/17	2470	\$327.26
	*		11/18	2471	\$13.84
11/10	2465	\$445.00	11/23	2472	\$1,075.00
11/09	2466	\$143.08	11/18	2473	\$2,030.00
11/10	2467	\$18,000.00	11/23	2474	\$7,989.65

(* Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

RATE SUMMARY

As of 11/01	\$0 - \$2,499	\$2,500 - \$49,999	\$50,000 - \$99,999	\$100,000+
Interest Rate	0.000%	0.030%	0.070%	0.200%

Interest Rate Calculations

Avg Stmt Collected Bal: \$98,078.57

Annual % Yield Earned: 0.120%

Interest Earned: \$9.31

Year-to-Date Interest Paid: \$229.39

Beginning 9/1/2022, no fees will be assessed to your account on any checks or ACH transactions that are returned unpaid due to non-sufficient/insufficient funds upon presentment



1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

POSTED CHECKS

For more details and bigger images log on to your account at valley.com

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **SAV CRANE CO.**
10000 19th Street
Gulf Springs, FL 32071

Amount: **\$665.20**

Date: 11/02/22

002461

11/02 Check#: 0000002461 Amount: \$665.20

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **GREENGLADES**
14370 Collier Blvd
Naples, FL 34119

Amount: **\$12,912.50**

Date: 11/02/22

002462

11/02 Check#: 0000002463 Amount: \$12,912.50

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **GARTER PENCE CO.**
3400 1st Street
Naples, FL 34117

Amount: **\$445.00**

Date: 11/09/22

002464

11/10 Check#: 0000002465 Amount: \$445.00

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **GREENGLADES**
14370 Collier Blvd
Naples, FL 34119

Amount: **\$143.08**

Date: 11/09/22

002465

11/09 Check#: 0000002466 Amount: \$143.08

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **JOHNSON'S TREE SERVICE & STUMP**
PO Box 880444
Bonita Springs, FL 34138

Amount: **\$18,000.00**

Date: 11/10/22

002467

11/10 Check#: 0000002467 Amount: \$18,000.00

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **ARROW ENVIRONMENTAL SERVICES**
PO Box 60730
Jacksonville, FL 32260

Amount: **\$842.40**

Date: 11/08/22

002468

11/08 Check#: 0000002468 Amount: \$842.40

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **GREENGLADES**
14370 Collier Blvd
Naples, FL 34119

Amount: **\$327.26**

Date: 11/17/22

002470

11/17 Check#: 0000002470 Amount: \$327.26

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **NOTWIRE COMMUNICATION**
PO Box 67320
Philadelphia, PA 19111

Amount: **\$13.84**

Date: 11/18/22

002471

11/18 Check#: 0000002471 Amount: \$13.84

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **COLONIAL POOL & SPA**
4280 Cleveland Avenue
Fort Myers, FL 33901

Amount: **\$1,075.00**

Date: 11/23/22

002472

11/23 Check#: 0000002472 Amount: \$1,075.00

Bayview Homeowners Assoc.
c/o Gulf Stream Management Inc.
8910 Turnpike Ct. Suite 200
Bonita Springs FL 34135

Pay To The Order Of: **GULF BREEZE MANAGEMENT INC INC**
8910 Turnpike Court 200
Bonita Springs, FL 34135

Amount: **\$2,030.00**

Date: 11/18/22

002473

11/18 Check#: 0000002473 Amount: \$2,030.00

POSTED CHECKS (continued)

Supplies Homeomorphous Assoc.
c/o Gulf Branch Management Inc
3670 Veterans Ct., Bldg 320
Dunwoody Springs FL 33122

Phone Number (305) _____
Telex Number () _____
Date: 1971/7/2

Pay
to the Order of SEVEN THOUSAND NINE HUNDRED EIGHTY-NINE AND NO/100 DOLLARS \$7,989.00

To The
Order Of GREENBAGAPES
14270 Center Road
Houston, TX 77018

WFO 26747F JJO 2620633H QO430495ZDF

11/23 Check#: 0000002474 Amount: \$7,989.65

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you

can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For Additional Terms And Conditions Applicable To Your Account Statement, Please Reference Our "All About Your Accounts" Booklet.



RECONCILIATION

Bank #: 09 Reserves TIAA Bank

G/L Acct Bal: 29,248.45

Bank Balance: 29,248.45

Statement date: 11/30/22

1114 Reserves TIAA Bank

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
-------	------	-----------	----------	------------------	--------------------

OUTSTANDING ITEMS:

Total Outstanding

.00

.00

Bank Reconciliation Summary

Checkbook Balance	29,248.45	Reconciling Balance	29,248.45
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	29,248.45
Uncleared Deposits, Debits	0.00	Difference	0.00

Statement of Account
0960056688

 **TIAA Bank**

000001958 MD02201130nonI556818 01 000000 031962 002 0



**GULF BREEZE MANAGEMENT SERVICES
BAY CREST HOMEOWNERS ASSOC INC
8910 TERRENE CT SUITE 200
BONITA SPRINGS FL 34135-9514**

November 30, 2022
Days in stmt period: 30
(0)
Page 1 of 2

Direct Inquiries to:
888-882-3837

TIAA Bank
1185 Immokalee RD.
Naples, FL 34110

Summary of Account Balance

<i>Account</i>	<i>Number</i>	<i>Ending Balance</i>
Business Money Market	0960056688	\$29,248.45



TIAA Bank® is a division of TIAA, FSB. 21MCM0391.01

Statement of Account
0960056688
Gulf Breeze Management Services
Page 2 of 2

Business Money Market 0960056688

Interest paid year to date \$62.84

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$29,230.59
11-30	#Interest Credit	17.86		29,248.45
11-30	Ending totals	17.86	.00	\$29,248.45

Annual percentage yield earned 0.75 %
Interest-bearing days 30
Average balance for APY \$29,230.59
Interest earned \$17.86

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

RECONCILIATION

Bank #: 12 Reserves Valley National Bank 1116 Reserves Valley National B
G/L Acct Bal: 54,101.06
Bank Balance: 54,101.06
Statement date: 11/30/22

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

Total Outstanding				.00	.00
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Bank Reconciliation Summary
=====

Checkbook Balance	54,101.06	Reconciling Balance	54,101.06
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	54,101.06
Uncleared Deposits, Debits	0.00	Difference	0.00



0123107 SP 2237 -C01-P23153-I
BAYCREST HOMEOWNERS ASSOCIATION INC
C/O GULF BREEZE MNGT SVCS OF SW FL LLC
8910 TERRENE CT STE 200
BONITA SPRINGS FL 34135



Join us for our information-packed
Journey to Homeownership Webinar
See dates and register at Valley.com/HomeWebinar

Account Statement

For the Period Ending: 11/30/22 | Page 1 of 4

Valley Business Choice MMA - XXXXXXXX6928

SUMMARY FOR THE PERIOD: 11/01/22 - 11/30/22

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$85,699.72		\$0.00		\$62.34		\$31,661.00		\$0.00		\$54,101.06

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$85,699.72
11/03	Check Number 1007	-\$31,661.00		\$54,038.72
11/30	Interest Credited Deposit		\$62.34	\$54,101.06
	Ending Balance			\$54,101.06

CHECKS IN ORDER

Date	Number	Amount
11/03	1007	\$31,661.00

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

RATE SUMMARY

As of 11/01	\$0 - \$9,999	\$10,000 - \$4,999,999	\$5,000,000+
Interest Rate	0.500%	1.350%	1.350%

Have Questions? 800-522-4100

valley.com

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Valley Business Choice MMA - XXXXXXXX6928 (continued)

Interest Rate Calculations

Avg Stmt Collected Bal: \$56,149.45

Annual % Yield Earned: 1.360%

Interest Earned: \$62.34

Year-to-Date Interest Paid: \$346.74

Beginning 9/1/2022, no fees will be assessed to your account on any checks or ACH transactions that are returned unpaid due to non-sufficient/insufficient funds upon presentment

0123107-0038927-0000002 of 0000004-C01-m1-2237-23153



Valley Business Choice MMA - XXXXXXXX6928 (continued)

POSTED CHECKS

For more details and bigger images log on to your account at valley.com

Valley National Bank
10100 Torrance Ct, Suite 200
Miami Springs, FL 33156

Check # 0000001007
Date 11/03/12

Pay To The Order Of: DEPOSITA AQUA
510 S W 15th Avenue
Cape Coral, FL 33991

Amount: \$31,661.00

THIRTY-ONE THOUSAND SIX HUNDRED SIXTY-ONE AND 00/100 DOLLARS

Seq: 1
Dep: 000212
Date: 11/03/12

Valley National Bank
10100 Torrance Ct, Suite 200
Miami Springs, FL 33156

11/03 Check#: 0000001007 Amount: \$31,661.00



To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
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Balance Reconciliation

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3 Total (1 plus 2 above)	
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For Additional Terms And Conditions Applicable To Your Account Statement, Please Reference Our "All About Your Accounts" Booklet.

